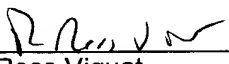
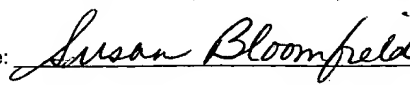
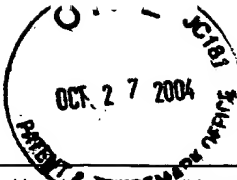




10-28-04

3624

AMENDMENT TRANSMITTAL LETTER				Docket No. 47524/P120US/10023619	
Application No. 09/874,911-Conf. #3595		Filing Date June 5, 2001		Examiner C. O. Sherr	
				Art Unit 3621	
Applicant(s): David J. Sagar et al.					
Invention: SYSTEM AND METHOD FOR DETECTING FRAUD IN PREPAID ACCOUNTS					
<b>TO THE COMMISSIONER FOR PATENTS</b>					
Transmitted herewith is an amendment in the above-identified application.					
The fee has been calculated and is transmitted as shown below.					
<b>CLAIMS AS AMENDED</b>					
	Claims Remaining After Amendment	Highest Number Previously Paid	Number Extra Claims Present	Rate	
Total Claims	70	- 70 =		x	
Independent Claims	3	- 3 =		x	
Multiple Dependent Claims (check if applicable) <input type="checkbox"/>					
Other fee (please specify):					
<b>TOTAL ADDITIONAL FEE FOR THIS AMENDMENT:</b>					0.00
<input checked="" type="checkbox"/> Large Entity <input type="checkbox"/> Small Entity					
<input checked="" type="checkbox"/> No additional fee is required for this amendment.					
<input type="checkbox"/> Please charge Deposit Account No. _____ in the amount of \$ _____. A duplicate copy of this sheet is enclosed.					
<input type="checkbox"/> A check in the amount of \$ _____ to cover the filing fee is enclosed.					
<input type="checkbox"/> Payment by credit card. Form PTO-2038 is attached.					
<input checked="" type="checkbox"/> The Director is hereby authorized to charge and credit Deposit Account No. <u>06-2380</u> as described below.					
<input checked="" type="checkbox"/> Credit any overpayment.					
<input checked="" type="checkbox"/> Charge any additional filing or application processing fees required under 37 CFR 1.16 and 1.17.					
 R. Ross Viguet Attorney Reg. No.: 42,203  FULBRIGHT & JAWORSKI L.L.P. 2200 Ross Avenue, Suite 2800 Dallas, Texas 75201-2784 (214) 855-8185				Dated: <u>October 27, 2004</u>	
<b>Amendment Transmittal</b>					
I hereby certify that this correspondence is being deposited with the U.S. Postal Service as Express Mail, Airbill No. EV482737657US, in an envelope addressed to: MS Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the date shown below.					
Dated: October 27, 2004		Signature:  (Susan Bloomfield)			



I hereby certify that this correspondence is being deposited with the U.S. Postal Service as Express Mail, Airbill No. EV482737657US, in an envelope addressed to: MS Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the date shown below.

Dated: October 27, 2004

Signature:

*Susan Bloomfield*  
(Susan Bloomfield)

Docket No.: 47524/P120US/10023619  
(PATENT)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of:  
David J. Sagar et al.

Application No.: 09/874,911

Art Unit: 3621

Filed: June 5, 2001

Examiner: C. O. Sherr

For: SYSTEM AND METHOD FOR DETECTING  
FRAUD IN PREPAID ACCOUNTS

**RESPONSE TO NON-FINAL OFFICE ACTION**

MS Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**INTRODUCTORY COMMENTS**

In response to the Office Action dated July 28, 2004 (Paper No. 28) (hereinafter "Current Action"), the Applicants respectfully ask the Examiner to reconsider and withdraw the rejections in light of the arguments contained herein.

**No Amendments are Being Made to the Claims**, but a complete listing of the claims is provided for the Examiner beginning on page 2 of this paper.

**Remarks/Arguments** begin on page 11 of this paper.